



PATENT
Docket 2815CON

IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

Applicant: Martin P. Madden

Serial No.: 10/023,298

Filed: December 17, 2001


For: SYSTEM AND METHOD FOR
ANALYZING AND ORIGINATING A
CONTRACTUAL ARRANGEMENT FOR
A BANK DEPOSITS LIABILITIES BASE

Group Art Unit: 3624

Examiner: Akers, G.

) I hereby certify that this paper is
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) **Date: April 25, 2003**

) 
) Registration No. 34,092
) Attorney for Applicant(s)

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

The patent listed on the enclosed PTO Form-1449 is submitted pursuant to 37 CFR §§ 1.56, 1.97, and 1.98, without any admission that this patent constitutes prior art to the above-referenced patent application. A copy of the patent is attached.

TIME OF FILING

Pursuant to 37 CFR §1.97(e)(2), and to the undersigned's best knowledge and belief following reasonable inquiry, the cited patent was neither cited in a communication from a foreign patent office in a counterpart foreign application nor known to any

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individual designed in 37 CFR §1.56(c) more than three months prior to the filing of this
IDS:

FEE

Pursuant to 37 CFR §1.17(p), the required fee of \$180 is submitted herewith.


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Respectfully submitted,

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